

Cosmetology Association of Nova Scotia

New Health and Dental Benefits Plan – Launched June 1, 2021 – Over 400 members to date

As a member of the Cosmetology Association of Nova Scotia, you will have the option to enroll in a new health benefits program designed specifically our members. This affordable, comprehensive health plan is being administered and supported in partnership with Southport Benefit Solutions and People Corporation.

Two Plan Options to Choose From

We know you work hard your health and safety is important to us. We also want you and your family to have the protection you need. That’s why there are two great plans to choose from.

BENEFIT DESCRIPTIONS	PLAN A	PLAN B
Life Insurance	\$25,000	\$25,000
Accidental Death & Dismemberment	\$25,000	\$25,000
Dependent Life	Spouse \$5,000/Child \$2,500	Spouse \$5,000/Child \$2,500
Extended Health Care	Prescription Drugs 70% coinsurance \$5000 annual drug cap Semi-Private Hospital 100% coverage Paramedical Practitioners (massage, physio, chiro, etc.) 70% coverage Annual Maximum \$300 per practitioner \$80 per visit and \$600 overall combined Medical and durable equipment, eye exam included	Prescription Drugs 80% coinsurance \$5000 annual drug cap Semi-Private Hospital 100% coverage Paramedical Practitioners (massage, physio, chiro, etc.) 80% coverage Annual Maximum \$500 per practitioner \$80 per visit overall combined \$1000 Medical and durable equipment 30 Day Emergency Travel Assistance, eye exam included
Dental	Basic Services 70% coverage 1 visit every 12 months \$750 annual maximum	Basic Services 80% coverage 1 visit every 9 months \$1,000 annual maximum
Monthly Cost	\$154.61/single \$370.11/family	\$180.62/single \$434.23/family

Have questions?

We know you may have questions about the information presented here. If you still have questions after reading the frequently asked questions section, give Andrew MacDonald or the team at Southport Benefit Solutions a call at **1(877)446-5763** or email andrew@southportasset.com. They'd be happy to help.

Frequently Asked Questions

The following are some frequently asked questions that members of the Cosmetology Association of NS may find helpful pertaining to the new benefit program.

When did the program start?

The Cosmetology Association of NS new health and dental program launched on June 1, 2021 and the feedback so far has been very positive! The program is being administered and supported in partnership with Southport Benefit Solutions and People Corporation.

Who Is People corp?

We are now partnered with one of the largest Third-Party Administrators in Canada for your Association benefit plan. This means a consistent digital experience regardless of the carrier that insures the risk. After this re-enrollment, it will never need to be done again should a carrier change be required as we are doing this time. Assumption Life is the main carrier on board for the Association with the September 1 move insuring the Life, Health and Dental. People Corporation has their own Client Contact centre for your claims inquires and questions and they use Telus Health for the electronic claims at the dentist and drug stores. Telus Health is highly recognized in those industries

How can I enrol?

The benefits team at Southport Benefit Solutions will assist all members. please email or call us for details.

Are there health questions?

No, There are no health questions.

Do all benefits start immediately?

Yes, all benefits begin on your enrolment date (the first of each month). There are no waiting periods associated with any of the benefits.

Is this program mandatory for all members?

No, this is an optional program available to all active paying members and fees are not included in your membership dues.

Does this program replace the current member life insurance benefit provided by Medavie Blue Cross?

No, this program does not replace the current member life insurance benefit provided by Medavie Blue Cross as it is part of your annual membership fee.

How do I pay for this program?

A pre-authorized payment program will be established with each member to cover the premium costs based on the plan selected.

What if I have another plan and want to change to this plan?

Should you elect to take advantage of this program, the benefit team at Southport will work with you to cancel existing plans. Most insurers require 30 days' notice to terminate benefits.

What happens to benefits if I change workplaces?

Your benefits stay with you! Simply remain a member of the Cosmetology Association of NS and your participation is secured.

Are forms available in English and French?

Yes all forms with People corporation are available in both languages. There is also claims assistance in both languages once you are on the plans.

Please feel free to contact Andrew MacDonald or Wendy power of Southport Benefit Solutions for plan details, pricing and enrollment at 1(877)446-5763 or email at andrew@southportasset.com . wendy@southportasset.com

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